

Form oscscq – oscscrv27

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 19-24097-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Carl Gaynor  
aka Carl Ellis Gaynor Jr.  
1109 Hope Rd  
Tinton Falls, NJ 07712-3125

Social Security No.:

xxx-xx-8806

Employer's Tax I.D. No.:

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**ORDER TO SHOW CAUSE WHY CASE SHOULD  
NOT BE DISMISSED FOR DEBTOR'S FAILURE TO  
MEET CREDIT COUNSELING REQUIREMENTS**

The debtor filed a petition on 7/20/19 and failed to comply with the credit counseling requirements of the Bankruptcy Code as indicated below,

- ☒ The ☒ debtor ☐ joint debtor did not file a Certificate of Credit Counseling with the petition and has not requested an exemption from the credit counseling requirement and has not filed a request for a temporary waiver of the credit counseling requirement,
- ☐ The ☐ debtor ☐ joint debtor filed a Certificate of Credit Counseling after filing the petition that indicates that the debtor(s) participated in credit counseling after filing their petition, and has not filed a request for a temporary waiver of, or exemption from the credit counseling requirement,
- ☐ The ☐ debtor ☐ joint debtor filed a Certificate of Credit Counseling indicating that the debtor(s) participated in credit counseling more than 180 before the filing of the petition,

It is hereby

ORDERED that the ☒ debtor ☐ joint debtor shall file with the Clerk at the address above, a Certificate of Credit Counseling indicating that they participated in a credit counseling briefing within the 180 days prior to the filing of their petition or the case will be dismissed.

The debtor or debtor's attorney must appear at a hearing to be held before the Honorable Michael B. Kaplan on:

Date: December 3, 2019

Time: 02:00 PM

Location: Courtroom 8, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

to show cause why the case should not be dismissed.

If **all** required documents are filed with the Clerk before the hearing date, this Order to Show Cause will be vacated and no appearance is required.

Any motion or other objection that is filed will be considered a Motion for Extension of Time to File Schedules, Statements, and Other Documents under Fed. R. Bankr. P. 1007(c), and will be scheduled by the court to be heard on the same date and time as this Order to Show Cause.

Unless all required documents are filed before the hearing date on this Order to Show Cause, you **must** appear at the hearing. FAILURE TO APPEAR AT THE HEARING WILL RESULT IN DISMISSAL OF THE CASE.

Dated: November 5, 2019

JAN: wdr

Michael B. Kaplan  
United States Bankruptcy Judge